Case 17-16928 Doc 1

Filed 06/01/17 Document

17 E

Entered 06/01/12/13/00/55 Desc Main Page 1 of 10united states bankruptcy court Northern district of Illinois

Fill in this information to identify your cas	5 e :
United States Bankruptcy Court for the:	
Northern District of Illinois	
Case number (# known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13
To the desired and an extension of the control of t	The state of the s

JUN 01 2017

JEFFREY P. ALLSTEADT, CLERK
INTAKE 1

Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	it 1: Identify Yourself		
:		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	First name L 1 zabesh Middle name Last name Suffix (Sr., Jr., II, III)	First name Middle name Last name Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	Pobing First name 517aby Middle namer	First name
	Include your married or maiden names.	wtah	Middle name
:		Last name POPULA	Last name
:		First name	First name
		Middle name.	Middle name
:		Last name	Last name
	Only the last 4 digits of your Social Security number or federal Individual Taxpayer	xxx - xx - <u>\$ 2 1 4 4</u> OR	XXX — XX —
	Identification number (ITIN)	9 xx - xx	9 xx - xx

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and-Alexander **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): Any business names Have not used any business names or EINs. I have not used any business names or EINs. and Employer **Identification Numbers** (EIN) you have used in the last 8 years Business name Business name Include trade names and doing business as names Business name Business name EIN If Debtor 2 lives at a different address: Where you live Pebble Bearho Number Street City ZIP Code County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send above, fill it in here. Note that the court will send any notices to you at this mailing address. any notices to this mailing address. Number Number Street Street P.O. Box P.O. Box City City State ZIP Code State ZIP Code Why you are choosing Check one. Check one: this district to file for Øver the last 180 days before filing this petition, Over the last 180 days before filing this petition. bankruptcy I have lived in this district longer than in any I have lived in this district longer than in any other district. other district. I have another reason. Explain. ☐ I have another reason, Explain. (See 28 U.S.C. § 1408.) (See 28 U.S.C. § 1408.)

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Page 3 of 10 Document Part 2: Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file Chapter 7 under ☐ Chapter 11 Chapter 12 ☐ Chapter 13 8. How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. Ineed to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No bankruptcy within the last 8 years? District 10. Are any bankruptcy **□** No cases pending or being 🔲 Yes. Debtor Relationship to you filed by a spouse who is not filing this case with When Case number, if known you, or by a business MM / DD / YYYY partner, or by an affiliate?

11. Do you rent your

residence?

No. Go to line 12.

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

When

☐ No. Go to line 12.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

MM / DD / YYYY

Relationship to you

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Debtor 1 Pobina	Eliz	abeln wo	ight.	Mexa	Case number (if know)	n)	***************************************
cust name whome had	He	Last Name	J				
Part 3: Report About Any i	Busines	ses You Own as a S	ole Propi	rietor			
Are you a sole proprietor of any full- or part-time business?		Go to Part 4. . Name and location of b	usiness				
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or		Name of business, if any					
LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.							
		City			State	ZIP Code	
		Check the appropriate I		· ·			
		Health Care Busine					
		Single Asset Real E)	
		Stockbroker (as defined in 11 U.S.C. § 101(53A))					
		Commodity Broker (as defined	in 11 U.S.C.	§ 101(6))		
	e	None of the above				. N. S. Commission and Commission an	
If you are filing under Chapter 11, the court must know whether you are a small business debtor? If you are filing under Chapter 11, the court must know whether you are a small business debtor as small business debtor? If you are filing under Chapter 11, the court must know whether you are a small business debtor and are you are a small business debtor? If you are filing under Chapter 11, the court must know whether you are a small business debtor and are you are a small business debtor.		s debtor, you must attach your and federal income tax return or	if				
For a definition of small		I am not filing under Cha	-				
business debtor, see 11 U.S.C. § 101(51D).	IJ No.	I am filing under Chapte the Bankruptcy Code.	r 11, but !	am NOT a sn	nall business debto	or according to the definition in	
	TYes.	s. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.					
art 4: Report if You Own o	r Have	Any Hazardous Prop	erty or A	Iny Propert	y That Needs I	mmediate Attention	
i. Do you own or have any							
property that poses or is	₽ N₀	Mark in the change and					
alleged to pose a threat of imminent and	₩ Yes.	What is the hazard?					
identifiable hazard to						1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	
public health or safety? Or do you own any							
property that needs immediate attention?		If immediate attention is	s needed,	why is it need	led?		
For example, do you own perishable goods, or livestock that must be fed, or a building				- WANTANIA			
that needs urgent repairs?							
		Where is the property?	Number	Street	************		
							
			City	······································		State ZIP Code	
			2,			Clare ZIF COUR	

Debtor 1

Probine Elizabeth wight Alexander (# Known) _____

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will tose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

L	I am not required to receive a briefing about
	credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making

rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I

reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before ! filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

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deficiency that makes me incapable of realizing or making rational decisions about finances.

rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Ger to line 16b. Mes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is excluded and ☐ No administrative expenses Yes are paid that funds will be available for distribution to unsecured creditors? 18. How many creditors do 1-49 1,000-5,000 25,001-50,000 you estimate that you 50-99 5,001-10,000 50.001-100.000 owe? 100-199 10,001-25,000 ☐ More than 100,000 200-999 19. How much do you \$0-\$50,000 ☐ \$1,000,001-\$10 million \$500,000,001-\$1 billion estimate your assets to \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million ■ \$100,000,001-\$500 million ☐ More than \$50 billion 20. How much do you \$0-\$50,000 ■ \$1,000,001-\$10 million □ \$500,000,001-\$1 billion estimate your liabilities □ \$10,000,001-\$50 million \$50,001-\$100,000 ■ \$1,000,000,001-\$10 billion \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter-of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519/and 3571. Signature of Debtor 1 Signature of Debtor 2 Executed on MM / DD / YYYY

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Debtor 1 Pobine First Name Middle Nam	Elizabeth wright. Alexander (# known)_
For your attorney, if you are represented by one	I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s)

If you are not represented by an attorney, you do not need to file this page.

the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

	Date	
Signature of Attorney for Debtor		MM / DD /YYYY
Printed name		
Firm name		
Number Street	TX 1/2	
City	State	ZIP Code
Contact phone	Email addres	s
Bar number	State	_

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Debtor 1

Bubine Elizabeth wright-Alexander Case number (# known)_____

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

be fatilitial with any state exemption laws that apply	у.
Are you aware that filing for bankruptcy is a serious consequences? No	action with long-term financial and legal
Are you aware that bankruptcy fraud is a serious cr inaccurate or incomplete, you could be fined or imp No Yes	ime and that if your bankruptcy forms are risoned?
☐ Yes. Name of Person	attorney to help you fill out your bankruptcy forms? Declaration, and Signature (Official Form 119).
By signing here, I acknowledge that I understand the have read and understood this police, and ham awa attorney may cause me to lose my rights or property	ere that filing a bankruptcy case without an
Signature of Debtor 1	Signature of Debtor 2
Date O O O	Date MM / DD / YYYY
Contact phone 108-8057	Contact phone

Cell phone
Email address

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re: Pobling Elizabeth Wright-Alexander)	
)	Case No.
Debtor (s))	Chapter 1
)	

List of Creditors

World Strides 218 west water Street, suite 400 Charlottes ville, VA 22902	Compost P.O. Box 3005 Southeastern, PA 19398-3005 Aqua Illinois
FMOBILE 12920 SE 3847St, Bellewe, WA 98006	Kankakee, Ic 60901
Carson Pine Scatt 1 W. Washington Street Indiana Polis IN 44204	Comed 18 South Dearborn Street Chicago, IC 60603
Crete Monee School Distrat / crete Monee High School 1500 S. Sangamon St. Crete, IL LOY17	Crete Monee School District Crete Monee Moddle School 1500 S. Sangamon St. Crete, IL GOLD
Turtion Options 14000 Horizon way #400 mt. Caurel, NJ08034	Illinois Toll Woold 2700 Ogden Ave Downers Grove, Icleos 15

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Debtor 1

Robina Elizabeth wright - Stevander

Title Control Control	
Village of University Rark 698 Burnham Drive University Park, IC 60484	7330 W. College Dr. Palos Heights / IL 60463
City of Chicago Finance 121 N. Lasalle street Chicago, Il Locood	Pioneer Credit Recovery 1975W waterford Court surte ioi Lake city, FL 32025
State of Indiana- Steuben County 205 N. Tolford, Boxuid Fremont, FN 46737	Nicor P.O. Box 190 Aurora, IC GOSO7-6190
Argosy University addn. Finance office 225 N. michigan Avestufe Chicago IIL 60001	Gm Financial 801 Cherry Street Suite 3500 Fortworth, TX 760102